POINT
P.O. BOX 99554
SAN FRANCISCO, CA 94109
(415) 928-8469

October 02, 1973

Dear Mr. Kwapil,

Enclosed is the original of our loan agreement with Glen Godfrey. It is our wish that you keep this loan agreement with our records there at the bank. If you have any questions regarding this matter please call me.

Sincerely,

Richard Austin

Richard Austin

POINT
P.O. BOX 99554
SAN FRANCISCO, CA 94109
(415) 928-8469

STRAIGHT NOTE
(unsecured)

$10,000.00 ····· San Francisco, California,····· September 25, 1973

Five years after date, for value received I, Glen Godfrey promise to pay to POINT (a California non-profit corporation), or order, at 330 Ellis Street, San Francisco, California ····· the sum of ($10,000.00) TEN THOUSAND DOLLARS ····· with interest from September 25th, 1973 until paid, at the rate of 7½ per cent per annum, payable annually on October 25th starting October 25, 1974.·····

Should interest not be so paid it shall thereafter bear like interest as the principal. Should default be made in payment of interest when due the whole sum of principal and interest shall become immediately due at the option of the holder of this note. Principal and interest payable in lawful money of the United States.

Glen Godfrey

Michael Tarlow
President of POINT